

# IN THE UNITED STATES DISTRICT COURT FOR THE DISTRICT OF MARYLAND

NOV 2 2 2021

AT GREENBELT CLERK, U.S. DISTRICT COURT DISTRICT OF MARYLAND

DEPUT

Gregory St	Clair
this complaint. cannot fit in the attached" in th	name of each plaintiff who is filing If the names of all the plaintiffs e space above, please write "see e space and attach an additional ull list of names.)
-against- Navy Feder	al Credit Union
being sued. If icannot fit in the attached" in the	name of each defendant who is the names of all the defendants e space above, please write "see e space and attach an additional tall list of names.)

Complaint	for	$\mathbf{a}$	Civil	Case
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BY

Case No; (to be filled in					ර -
Jury Trial:	Yes eck o		lo		

# I. The Parties to This Complaint

## A. The Plaintiff(s)

Provide the information below for each plaintiff named in the complaint. Attach additional pages if needed.

### B. The Defendant(s)

Provide the information below for each defendant named in the complaint, whether the defendant is an individual, a government agency, an organization, or a corporation. For an individual defendant, include the person's job or title (if known). Attach additional pages if needed.

#### Defendant No. 1

Name	Navy Federal Credit Union		
Job or Title			
(if known)			
Street Address	820 Follin LN SE		
City and County	Vienna		
State and Zip Code	VA 22180		
Telephone Number	1-888-842-6328		
E-mail Address			
(if known)			

Defendant No. 2	
Name	
Job or Title	
(if known)	
Street Address	
City and County	
State and Zip Code	
Telephone Number	
E-mail Address	
(if known)	
Defendant No. 3	
Name	
Job or Title	
(if known)	
Street Address	
City and County	
State and Zip Code	
Telephone Number	
E-mail Address (if known)	
Defendant No. 4	
Name	
Job or Title	
(if known)	
Street Address	
City and County	
State and Zip Code	
Telephone Number	
E-mail Address	
(if known)	
(If there are more than	n four defendants, attach an additional page

providing the same information for each additional defendant.)

### II. Basis for Jurisdiction

Federal courts are courts of limited jurisdiction (limited power). Generally, only two types of cases can be heard in federal court: cases involving a federal question and cases involving diversity of citizenship of the parties. Under 28 U.S.C. § 1331, a case arising under the United States Constitution or federal laws or treaties is a federal question case. Under 28 U.S.C. § 1332, a case in which a citizen of one State sues a citizen of another State or nation and the amount at stake is more than \$75,000 is a diversity of citizenship case. In a diversity of citizenship case, no defendant may be a citizen of the same State as any plaintiff.

Wha	t is the	basis for	r federal court jurisdicti	on? (check all that appl	ly)
	□ Fe	deral qu	nestion	☐ Diversity of ci	itizenship
Fill	out the p	paragrap	hs in this section that a	pply to this case.	
A.	If th	e Basis	for Jurisdiction Is a F	ederal Question	
			ific federal statutes, fed itution that are at issue	leral treaties, and/or proving this case.	visions of the United
B.	If th	e Basis	for Jurisdiction Is Div	ersity of Citizenship	
	1.	The I	Plaintiff(s)		
		a.	If the plaintiff is an i	ndividual	
			The plaintiff, (name) the State of (name)		, is a citizen of
		b.	If the plaintiff is a co	rporation	
			under the laws of the	State of (name)	
		-	ore than one plaintiff is	place of business in the named in the complaint	t, attach an additional

# 

The	e Defendant(s)		
a.	If the defendant is an individual		
	The defendant, (name), is	a citize	n of
	the State of (name) Or		
	(foreign nation)		
b.	If the defendant is a corporation		
	The defendant, (name), i	s	
	incorporated under the laws of the State of (name)		
	, and has its principal pla		
	business in the State of (name)	·•	Or is
	incorporated under the laws of (foreign nation)		
	, and has its principal place	ce of	
	business in (name)		
ado	more than one defendant is named in the complaint, attack ditional page providing the same information for each add fendant.)		
The	e Amount in Controversy		
The	e amount in controversy—the amount the plaintiff claims t	he defe	ndant
ow	es or the amount at stake—is more than \$75,000, not coun	ting inte	erest
and	d costs of court, because (explain):		
	costs of court, because (explain).		
	1,266 Navy Federal broke several federal laws in our course of doing but	usiness	
		usiness	
		usiness	

## III. Statement of Claim

Write a short and plain statement of the claim. Do not make legal arguments. State as briefly as possible the facts showing that each plaintiff is entitled to the damages or other relief sought. State how each defendant was involved and what each defendant did that caused the plaintiff harm or violated the plaintiff's rights, including the dates and places of that involvement or conduct. If more than one claim is asserted, number each claim and write a short and plain statement of each claim in a separate paragraph. Attach additional pages if needed.

I recieved a Navy Federal Credit card around May 2019. Navy Fed failed
to give me full disclosure of the finance charge, full dislcousre to
my right of reccission. Full dislcosure that the banks can't lend money
see fractional banking. Navy never told me that all bills are already
paid for pursuant to 18 USC 8 and Navy failed to explain in a clear
manner that the United States is obligated to pay any bills. Navy also failed
to state that from there own TRUST INDENTURE it states that I am
the original creditor. They also don't have any signature of mine on
any document of there's that proves this is my alleged debt. They also
have harrased me by calling me all types of times day and night and
have also caused me exterme stress and anxiety due to the fact that
they closed the card and is reporting negative information to the
Credit Reproting Agency's casuing me not to be able to obtain or get
credit when credit is defined as the right granted

### IV. Relief

State briefly and precisely what damages or other relief the plaintiff asks the court to order. Do not make legal arguments. Include any basis for claiming that the wrongs alleged are continuing at the present time. Include the amounts of any actual damages claimed for the acts alleged and the basis for these amounts. Include any punitive or exemplary damages claimed, the amounts, and the reasons you claim you are entitled to actual or punitive money damages. For any request for injunctive relief, explain why monetary damages at a later time would not adequately compensate you for the injuries you sustained, are sustaining, or will sustain as a result of the events described above, or why such compensation could not be measured.

\$54266, an open ended credit plan that allows my card to be zeroed out each month and any negative items reproting on my consumer report to be deleted immedaitely

### V. Certification and Closing

**B**.

Under Federal Rule of Civil Procedure 11, by signing below, I certify to the best of my knowledge, information, and belief that this complaint: (1) is not being presented for an improper purpose, such as to harass, cause unnecessary delay, or needlessly increase the cost of litigation; (2) is supported by existing law or by a nonfrivolous argument for extending, modifying, or reversing existing law; (3) the factual contentions have evidentiary support or, if specifically so identified, will likely have evidentiary support after a reasonable opportunity for further investigation or discovery; and (4) the complaint otherwise complies with the requirements of Rule 11.

### A. For Parties Without an Attorney

I agree to provide the Clerk	a's Office with any changes to my address where case-
related papers may be serve	ed. I understand that my failure to keep a current
	erk's Office may result in the dismissal of my case.
	•
Date of signing:	, 20
Signature of Plaintiff	
Printed Name of Plaintiff	Gregory St Clair
/10	
	aintiff is named in the complaint, attach an additional
certification and sig	nature page for each additional plaintiff.)
For Attorneys	
1 of fittorneys	
Date of signing:	_, 20
Signature of Attorney	
Printed Name of Attorney	
Bar Number	
Name of Law Firm	
Address	
Telephone Number	
Email Address	